

**Information to identify the case:**

Debtor 1	<u>Lavinia B Zavala</u>	Social Security number or ITIN	xxx-xx-1883
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-26882-CMG		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lavinia B Zavala  
aka Lavinia Zavala

11/6/20

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Lavinia B Zavala  
Debtor(s)

Case No. 17-26882-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Nov 06, 2020

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2020:

Recip ID	Recipient Name and Address
db	+ Lavinia B Zavala, 12 Edison Lane, Willingboro, NJ 08046-2406
aty	+ Andrew J. Karcich, Lynch & Karcich, LLC, 1000 White Horse Road, Suite 703, Voorhees, NJ 08043-4413
aty	+ Denise M. Luckenbach, 293 Eisenhower Pkwy, Suite 170, Livingston, NJ 07039-1746
cr	+ Barry Matthews, Lynch Karcich, 1000 Whitehorse Rd, Suite 703, Voorhees, NJ 08043-4413
nc	+ Denise M. Luckenbach, 293 Eisenhower Parkway, Ste. 350, Livingston, NJ 07039-1747
md	+ Richard Orr, 601 Longwood Avenue, Cherry Hill, NJ 08002-2871
cr	+ The Estate of Matthews, Lynch Karcich, 1000 Whitehorse Rd, Suite 703, Voorhees, NJ 08043-4413
517085565	+ Barry Matthews, Att: Lynch Karcich LLC, 1000 Whitehorse Rd, Ste 703, Voorhees, NJ 08043-4413
517020497	+ Barry Matthews, 12 Essex Lane, Willingboro, NJ 08046-2243
517238697	+ Barry Matthews and the, Estate of Edward Day Matthews, Andrew J. Karcich, Esq., 1000 White Horse Rd., Ste. 703, Voorhees, NJ 08043-4413
517020501	+ CMG Financial, POB 77404, Trenton, NJ 08628-6404
517239370	+ CMG Mortgage, Inc., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
517020500	+ Clarke Ins Co., 211 High St, Mount Holly, NJ 08060-1403
517020503	+ Denise Luckenbach, Esq, Seller Richardson PC, re: Estate of Edward Matthews, 293 Eisenhower Prkwy #350, Livingston, NJ 07039-1747
517020505	+ Lynch & Karcich, Re: Estate of Edward Matthews, 1000 Whitehorse Rd Ste 703, Voorhees, NJ 08043-4413
517020506	#+ Phelan Hallinan & Diamond PC, Bayview vs Matthews F 48464-14, 400 Fellowship Rd, Ste 100, Mount Laurel, NJ 08054-3437
517020507	+ Publishers Clearing House, POB 6344, Harlan, IA 51593-1844
517020508	+ RLI, Dept 3500, POB 844122, Kansas City, MO 64184-4122
517056658	RLI Insurance Co, POB 9271, Seattle, WA 98109-0271
517238700	+ Stellar Richardson, P.C., Denise M. Luckenbach, Esq., 293 Eisenhower Parkway, Ste. 350, Livingston, NJ 07039-1747

TOTAL: 20

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 06 2020 21:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Nov 06 2020 21:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517020498	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Nov 06 2020 21:35:00	Bayview Loan Servicing LLC, 4425 Ponce de Leon Blvd, 5th Fl, Miami, FL 33146-1873
517238066	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Nov 06 2020 21:35:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1873
517020499	+ EDI: CAPITALONE.COM	Nov 07 2020 01:58:00	Capital One, POB 30281, Salt Lake City, UT 84130-0281
517136854	EDI: BL-BECKET.COM	Nov 07 2020 01:58:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517020502	+ EDI: CRFRSTNA.COM	Nov 07 2020 01:58:00	Credit First (firestone), POB 81344, Cleveland, OH 44188-0001

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517020504	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 06 2020 21:33:00	Kohls, POB 2983, Milwaukee, WI 53201-2983
517158680	EDI: PRA.COM	Nov 07 2020 01:58:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517216819	EDI: Q3G.COM	Nov 07 2020 01:58:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517020509	+ EDI: RMSC.COM	Nov 07 2020 01:58:00	SYNCB - Care Credit, POB 960061, Orlando, FL 32896-0061
517020510	+ EDI: RMSC.COM	Nov 07 2020 01:58:00	SYNCB - Old Navy, PO 530942, Atlanta, GA 30353-0942
517021132	+ EDI: RMSC.COM	Nov 07 2020 01:58:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517215933	+ Email/Text: bncmail@w-legal.com	Nov 06 2020 21:34:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517020512	+ EDI: RMSC.COM	Nov 07 2020 01:58:00	TJX rewards / GECRB, POB 530948, Atlanta, GA 30353-0948
517020511	+ EDI: WTRRN BANK.COM	Nov 07 2020 01:58:00	Target Nat'l Bank, POB 673, Minneapolis, MN 55440-0673
517122279	+ EDI: AIS.COM	Nov 07 2020 01:58:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Alexandra T. Garcia	

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on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company NJECFMAIL@mwclaw.com,  
nj-ecfmail@ecf.courtdrive.com

Denise E. Carlon

on behalf of Creditor CMG Mortgage Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Grant J. Robinson

on behalf of Defendant Lavinia B Zavala grantrobinsonlaw@aol.com

John Zimnis

on behalf of Debtor Lavinia B Zavala njbankruptcylaw@aol.com.

Melissa S DiCerbo

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company nj-ecfmail@mwclaw.com,  
nj-ecfmail@ecf.courtdrive.com

Mina M Beshara

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company mbeshara@hinshawlaw.com

Peter E. Zimnis

on behalf of Defendant Lavinia B Zavala njbankruptcylaw@aol.com

Peter E. Zimnis

on behalf of Debtor Lavinia B Zavala njbankruptcylaw@aol.com

Rebecca Ann Solarz

on behalf of Creditor CMG Mortgage Inc. rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12